	Category	Gross Investment during 1993-94
		(Rs. in Crores)
1.	State Government Securities	84.00
2.	Land Development Bank Debentures	4.57
3.	Bonds of State Financial Coorporation	4.00
Loans to :		
4.	State Government for their Social Housing Schemes.	28.25
5.	Apex Co-op. Housing Finance & A.P.	14.10
6.	State Govts. Municipallties, Zilla Parishads, etc. for Water Supply Schemes.	3.92
7.	State Electricity Board	63.95
Cooperate Sector :		
8.	Shares, Debentures & Loans to Companies (Public, Co-operative and Private Sector).	17.29
	TOTAL :	225.08

Expansion *at* banking system in rural areas

1938. SHRI YERRA NARAYANA-SWAMY: Will the Minister of FINANCE be pleased to state;

(a) what are Governments plans to expand the banking system in rural areas:

(b) whether it is a fact that nationalised Banks are not opening new Branches in rural araeas; and

(c) the details of the incentives Government proposed to give to the Banking sector to maintain its presence in rural areas ?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI M.V. CHANDRASHEKHAR MURTHY): (a) to (c) Under the Branch Expansion Policy 1996—95 of the Reserve Bank of India (RBl), it has been left to the judgement of the individual banks to assess the need for additional branches in the respective! service areas of their rural branches on two counts :

(i) Service area allocated to a bank branch may be found to bis unmanageable due to large numbered villages allotted, number of constituents to be catered to and long distances"difficult terrains involved in servicing the area.

(ii) The increase in business of a rural branch justifiably warranting an additional bank branch, which could be viable. Further, having regard to the peculiar topography in hilly/tribal/ sparsely populated areas, it was felt that there could exist need for additional branches in such areas

Banks are, under the advice of RBI. to make an exercise and submit applications for opening additional branches to the extent necessary to effectively implement the Service Area Approach. The proposals for openeing additional rural branches at centres/villages falling within the service area of the applicant banks and which arc recommended by the concerted State Governments are generally considered favourably. Under the extant Policy, RBI have allotted 264 rural centres to commercial banks in the country. The opening of branches at the allotted

centres is subject to availability of suitable premises, all weather roads, telecommunications etc.

Illicit Trafficking in Narcotic Drugs

1939. MISS SAROJ KHAPARDE : Will the Minister of FINANCE be pleased to state:

(a) whether the Narcotics Cotrol Bureau (NCB), Bombay have taken some